Your personal wealth is worth millions.

Is your bank treating it with the care and attention it deserves?

Citigold Private Client

Introducing a wealth management service
to help you build upon your success.

Citigold Private Client is a unique banking relationship created specifically for those with US$1 million and more invested with Citibank.

We've combined the products, ideas and insights of Citi Private Bank with the scale and services of Citigold to give you the reach and expertise of a global powerhouse, with the convenience of a top local bank.

At Citigold Private Client, your account will be managed by a highly skilled wealth management team, led by an industry-leading senior banker. With our full suite of retail and business banking products, you can be assured of financial solutions that are customised specifically for you.

As a Citigold Private Client, your dedicated senior relationship manager is supported by an experienced group of specialists located on-site – equity specialists, treasury specialists, portfolio counsellors and business bankers – as well as regional and global teams in areas such as trust services, trade, insurance and investment banking.

Through direct discussions with you, our experienced relationship team will gain a thorough understanding of your investment portfolio and financial objectives. This ensures that the advice and recommendations are tailored to your individual portfolio strategy – a mark of our personalised service and dedication.

at a glance

- A senior relationship manager supported by a dedicated team of global and regional specialists
- Expertise from a wide range of specialisations including equity, treasury, trade, insurance and investment banking
- Receive personal advice tailored to your individual portfolio strategy
- Access to a dedicated, independent Portfolio Counsellor

You understand the value of expertise.

So do we.

The difference between a decision and a profitable decision?

Access to insights.

As a Citigold Private Client, you will be privy to up-to-the-minute information and the most thorough research that spans all investment sectors and continents.

Your relationship team will tap into these findings to identify key insights that can guide your financial investment decision making.

By making informed choices, you will be in a better situation to capitalise on opportunities whenever they arise. This will allow you to benefit from something truly invaluable: the assurance that you are making the right decisions.

at a glance

- Macro-economic and strategic research
- Global investment research across multiple asset classes
- Thematic medium to long-term investment trends

When is a good time to invest?

With a well-diversified portfolio, anytime.

When your wealth has grown to a substantial level, you are always invested in the markets regardless of conditions. That's why, at Citigold Private Client, we strive to help you maximise your returns and manage the risks across your portfolio, regardless of prevailing market conditions.

This is achieved with a strategic portfolio drawing on multiple asset classes – from cash and deposits to managed funds and structures, direct equities and bonds, currencies and commodities as well as alternative investments.

Because when your investments are substantial, it becomes even more essential to build a focused portfolio that is self-sustaining.

The result? You pursue your investment objectives with a greater degree of confidence in both times of volatility, as well as opportunity.

at a glance

- **Model portfolios for varying risk profiles and multiple markets**
- **Access to multiple asset classes**
- **Portfolio structuring and re-balancing to optimise long-term outcomes**

Disciplined investing requires regular and up-to-date analysis and evaluation of the market, as well as constant performance tracking of your portfolio benchmarked to model portfolios. Bearing this in mind, we constantly monitor your portfolio, allowing you to capitalise on market shifts anywhere, anytime to reveal unexpected opportunities. This gives you the assurance that your portfolio will reach its full potential.

at a glance

- Disciplined approach to portfolio management with regular and specialised reporting as well as comparisons to model portfolios
- Portfolio view of wealth through unique tools such as Gold Navigator
- Frequent reviews for a better understanding of your investment goals

There's no such thing as a lack of opportunities.

Only missed opportunities.

As a Citigold Private Client, we don't just equip you with the experience and expertise of a senior relationship manager but also the dedication of an assistant relationship manager. This way, we're confident that we'll have everything planned perfectly for you. With the Citigold Private Client Service Line, a team of skilled service personnel will be on standby 24/7 to help you with all matters big and small. Impeccable service – nothing short of what you would expect from Citigold Private Client.

at a glance

- **Professional and personal attention from senior and assistant relationship manager**
- **Worldwide recognition at Citigold centres and branches**
- **Secure access to accounts in multiple countries with a single login via Global View of Accounts**

You see the big picture – and the little details.

Well, so do we.

Good is the enemy of great.

We couldn't agree more.

As a Citigold Private Client, you will naturally be accorded with the signature VIP treatment you deserve. From credit cards with specially designed features and no annual fees, to exclusive interest and foreign exchange rates, you can be assured of unrivalled privileges that are worthy of your status.

at a glance

- **Exclusive credit card with no annual fees and special member features**
- **Privileged interest and foreign exchange rates**
- **Access to special Citigold Private Client events and rewards**

Don't settle for second best.

Only the best financial products appear in the Citigold Private Client selection of offerings. From equity investments to mutual funds, each one is handpicked by our forward-thinking panel of experts to enhance your portfolio:

- A full range of everyday banking products, including an exclusive credit card
- A full range of transaction, call and term deposits in all major currencies and a full range of premium deposits
- An expansive range of retail and wholesale managed funds and structured products
- Specialist equities advice, with access to key major exchanges globally
- Advice on, and access to, investment-grade bonds and fixed interest in global and regional markets
- Lending secured against a variety of assets ranging from residential and commercial property, cash and bonds, to equities and managed funds
- Combined solutions for Personal and Business Banking
- Trust services
- Access to a select range of alternative investments such as hedge funds, private equity funds and structures

Citi never sleeps

citibank®